

SERFF Tracking Number: ACEH-125581798 State: Arkansas
 First Filing Company: ACE Property & Casualty Insurance Company, State Tracking Number: EFT \$50
 ...
 Company Tracking Number: 08-AV-2007594
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
 Product Name: 08-AV-2007594
 Project Name/Number: Airport Owners & Operators Liability Program/08-AV-2007594

Filing at a Glance

Companies: ACE Property & Casualty Insurance Company, Westchester Fire Insurance Company
 Product Name: 08-AV-2007594 SERFF Tr Num: ACEH-125581798 State: Arkansas
 TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$50
 Made/Occurrence
 Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: 08-AV-2007594 State Status: Fees verified and received
 Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
 Authors: Marlene Thomas, Renice Cox Disposition Date: 03/28/2008
 Date Submitted: 03/27/2008 Disposition Status: Approved
 Effective Date Requested (New): 12/26/2007 Effective Date (New):
 Effective Date Requested (Renewal): 12/26/2007 Effective Date (Renewal):
 State Filing Description:

General Information

Project Name: Airport Owners & Operators Liability Program Status of Filing in Domicile: Pending
 Project Number: 08-AV-2007594 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 03/28/2008
 State Status Changed: 03/28/2008 Deemer Date:
 Corresponding Filing Tracking Number:
 Filing Description:
 This filing is in response to the Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA).

Specifically we are proposing to revise our existing Exception to Terrorism Exclusion forms AAP 270 (02-03) and AP 270 (02-03). Please note the forms are identical other than the fact that the AAP form references ACE Property and

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Product Name: 08-AV-2007594

Project Name/Number: Airport Owners & Operators Liability Program/08-AV-2007594

Casualty Insurance Company and the AP references Westchester Fire Insurance Company.

Company and Contact

Filing Contact Information

Renice Cox, Regulatory Specialist
436 Walnut Street, WB04G
Philadelphia, PA 19106

renice.cox@ace-ina.com
(215) 640-4876 [Phone]
(215) 640-4986[FAX]

Filing Company Information

ACE Property & Casualty Insurance Company	CoCode: 20699	State of Domicile: Pennsylvania
PO Box 1000	Group Code: 626	Company Type:
436 Walnut Street		
Philadelphia, PA 19106	Group Name:	State ID Number:
(215) 640-5123 ext. [Phone]	FEIN Number: 06-0237820	

Westchester Fire Insurance Company	CoCode: 21121	State of Domicile: New York
1133 Avenue of the Americas	Group Code: 626	Company Type:
New York, NY 10036	Group Name:	State ID Number:
(215) 640-2324 ext. [Phone]	FEIN Number: 13-5481330	

Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ACE Property & Casualty Insurance Company	\$50.00	03/27/2008	19017981
Westchester Fire Insurance Company	\$0.00	03/27/2008	

SERFF Tracking Number: *ACEH-125581798* *State:* *Arkansas*
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Company Tracking Number: *08-AV-2007594*
TOI: *17.0 Other Liability - Claims Made/Occurrence* *Sub-TOI:* *17.0001 Commercial General Liability*
Product Name: *08-AV-2007594*
Project Name/Number: *Airport Owners & Operators Liability Program/08-AV-2007594*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	03/28/2008	03/28/2008

SERFF Tracking Number: ACEH-125581798 State: Arkansas
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Product Name: 08-AV-2007594
Project Name/Number: Airport Owners & Operators Liability Program/08-AV-2007594

Disposition

Disposition Date: 03/28/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: ACEH-125581798 State: Arkansas

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...

Company Tracking Number: 08-AV-2007594

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: 08-AV-2007594

Project Name/Number: Airport Owners & Operators Liability Program/08-AV-2007594

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	TRIPRA - form	Approved	Yes
Supporting Document	Filing Memo	Approved	Yes
Supporting Document	Supporting Documents	Approved	Yes
Form	Amendment To Include Coverage For Certified Acts Of Terrorism; Cap On Losses From Certified Acts Of Terrorism	Approved	Yes
Form	Amendment to Include Coverage For Certified Acts Of Terrorism; Cap On Losses From Certified Acts Of Terrorism	Approved	Yes

SERFF Tracking Number: ACEH-125581798 State: Arkansas

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Company Tracking Number: 08-AV-2007594

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: 08-AV-2007594

Project Name/Number: Airport Owners & Operators Liability Program/08-AV-2007594

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Amendment To Include Coverage For Certified Acts Of Terrorism; Cap On Losses From Certified Acts Of Terorrism	AAP 270	(02-08)	Endorseme New nt/Amendm ent/Condi ti ons		0.00	AAP270 (02-08).pdf
Approved	Amendment to Include Coverage For Certified Acts Of Terrorism; Cap On Losses From Certified Acts Of Terrorism	AP 270	(02-08)	Endorseme New nt/Amendm ent/Condi ti ons		0.00	AP270 (02-08).pdf

This Endorsement effective
forms part of Policy Number
Issued to
By ACE Property and Casualty Insurance Company

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**AMENDMENT TO INCLUDE COVERAGE FOR CERTIFIED ACTS OF TERRORISM;
CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under AIRPORT OWNERS AND OPERATORS GENERAL LIABILITY POLICY.

1. No exclusion of terrorism contained in this policy applies to a "certified act of terrorism".
2. In the event that:
 - (a) aggregate insured losses certified under the federal Terrorism Risk Insurance Act (hereafter TRIA) exceed \$100 billion in a Program Year (January 1 through December 31); and
 - (b) our insurer deductible under TRIA is met,

we are not liable for payment in relation to such losses that exceed \$100 billion.

In such case insured losses up to that amount will be pro-rated according to the procedures established by the Secretary of the Treasury of the United States of America.

3. "Certified act of terrorism" means an act certified by the Secretary of the Treasury, in concurrence with:
 - (a) the Secretary of State; and
 - (b) the Attorney General of the United States of America,to be an act of terrorism pursuant to TRIA.

The criteria for a "certified act of terrorism" include that the act:

- A. resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
- B. is a violent act or an act that is dangerous to:
 - (a) human life; or
 - (b) property or infrastructureand is part of an effort to:
 - (c) coerce the civilian population of the United States of America; or
 - (d) influence the policy or affect the conduct of the United States Government by coercion.

4. Premium:

Authorized Representative

Endorsement No.

This Endorsement effective
forms part of Policy Number
Issued to
By Westchester Fire Insurance Company

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**AMENDMENT TO INCLUDE COVERAGE FOR CERTIFIED ACTS OF TERRORISM;
CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under AIRPORT OWNERS AND OPERATORS GENERAL LIABILITY POLICY.

1. No exclusion of terrorism contained in this policy applies to a "certified act of terrorism".
2. In the event that:
 - (a) aggregate insured losses certified under the federal Terrorism Risk Insurance Act (hereafter TRIA) exceed \$100 billion in a Program Year (January 1 through December 31); and

(b) our insurer deductible under TRIA is met,

we are not liable for payment in relation to such losses that exceed \$100 billion.

In such case insured losses up to that amount will be pro-rated according to the procedures established by the Secretary of the Treasury of the United States of America.

3. "Certified act of terrorism" means an act certified by the Secretary of the Treasury, in concurrence with:
 - (a) the Secretary of State; and
 - (b) the Attorney General of the United States of America,to be an act of terrorism pursuant to TRIA.

The criteria for a "certified act of terrorism" include that the act:

- A. resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
- B. is a violent act or an act that is dangerous to:
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4. Premium:

Authorized Representative

Endorsement No.

SERFF Tracking Number:	ACEH-125581798	State:	Arkansas
First Filing Company:	ACE Property & Casualty Insurance Company,	State Tracking Number:	EFT \$50
	...		
Company Tracking Number:	08-AV-2007594		
TOI:	17.0 Other Liability - Claims Made/Occurrence	Sub-TOI:	17.0001 Commercial General Liability
Product Name:	08-AV-2007594		
Project Name/Number:	Airport Owners & Operators Liability Program/08-AV-2007594		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ACEH-125581798 State: Arkansas
 First Filing Company: ACE Property & Casualty Insurance Company, State Tracking Number: EFT \$50
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 Company Tracking Number: 08-AV-2007594
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
 Product Name: 08-AV-2007594
 Project Name/Number: Airport Owners & Operators Liability Program/08-AV-2007594

Supporting Document Schedules

Review Status:
Bypassed -Name: Uniform Transmittal Document-Property & Casualty Approved 03/28/2008
Bypass Reason: n/a
Comments:

Review Status:
Satisfied -Name: TRIPRA - form Approved 03/28/2008
Comments:
Attachment:
 TRIPRA Expedited Filing Form-AR_F_.pdf

Review Status:
Satisfied -Name: Filing Memo Approved 03/28/2008
Comments:
Attachment:
 Filing Memo _Forms_ _All other states_.pdf

Review Status:
Satisfied -Name: Supporoting Documents Approved 03/28/2008
Comments:
Attachments:
 Comparison of AAP 270 (02-08) with existing version AAP 270 (02-03).pdf
 Comparison of AP 270 (02-08) with existing version AP 270 (02-03).pdf
 Comparison TRIA 11 a & b.pdf
 ComparisonTR-19604 a and c.pdf
 TR19604c.pdf
 TRIA15c.pdf

**EXPEDITED FILING TRANSMITTAL DOCUMENT
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

This page applies to the following state(s) AR

Indicate Type of Filing
<input type="checkbox"/> Filing Related to <i>Certified Losses</i>
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>
<input type="checkbox"/> Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
ACE Property & Casualty Insurance Company	PA	20699	06-0237820
Westchester Fire Insurance Company	NY	21121	13-5481330

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Renice Cox 510 Walnut Street Philadelphia, PA 19106	215-640-4876	215-640-4986	Renice.cox@ace-ina.com

Filing information

Line of Insurance (see attachment)	17.0 Other Liability / 17.0001 Commercial General Liability
Company Program Title (Marketing title) (if applicable)	Airport Owners & Operators Liability Program
Filing Type ** see note below	Forms
This application is used with:	AAP270 (02-08), AA270 (02-08), TRIA11b (1/08)
Effective Date Requested	12/26/2007
Filing date	03/27/2008
Company Tracking Number	08-AV-2007594
Date filing approved in domiciliary state, if applicable	

	<u>Component/Form Name /Description/Synopsis</u>	<u>Form # or Rate Page Include edition date</u>	<u>Replacement Or withdrawn?</u>	<u>If replacement, give form # or rate page(s) it replaces</u>	<u>Previous State Filing Number, if required by state</u>
01	Disclosure Pursuant To Terrorism Risk Insurance Act (Note: Mandatory when policyholder elects TRIA coverage)	TRIA11b (01/08)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	TRIA11a (02/06)	
02	Amendment to Include coverage for Certified Acts Of Terrorism; Cap On Losses from Certified Acts Of Terrorism	AAP 270 (02-08)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
03	Amendment To Include Coverage For Certified Acts Of Terrorism; Cap On Losses From Certified Acts Of Terrorism	AP 270 (02-08)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
04	Policyholder Disclosure Notice Of Terrorism Insurance Coverage (Note: Mandatory when policyholder rejects TRIA coverage)	TRIA15c (01/08)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	TRIA15a (04/06)	

05	Policyholder Disclosure Notice Of Terrorism Insurance Coverage	TR-19604c (01/08)	[X] Replacement [] Withdrawn [] Neither	TR-19604a (02/06)	
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To be complete, a filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

- ☐ Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and
- ☐ Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.


Signature

Renice Cox
Print Name:

Regulatory Specialist
Title:

FILING MEMORANDUM

AIRPORT OWNERS & OPERATORS LIABILITY PROGRAM

This filing is in response to the Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA).

Specifically we are proposing to revise our existing Exception to Terrorism Exclusion forms AAP 270 (02-03) and AP 270 (02-03). Please note the forms are identical other than the fact that the AAP form references ACE Property and Casualty Insurance Company and the AP references Westchester Fire Insurance Company.

The title of both forms has been changed to *Amendment to Include Coverage for Certified Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism*. We believe this more clearly reflects the coverage provided. The new edition date is 02-08.

Finally, we are also proposing to revise our existing Disclosure Endorsement TRIA 11a with a new 'b' version. Changes to this form were necessary to reflect the new TRIPRA provisions.

Comparisons of existing and proposed forms are attached to assist you with your review. Please note we are attaching copies of our Disclosure Notices TR-19604c (01/08) and TRA-15c (01/08) for informational purposes only.

We intend to implement these changes to policies effective on and after 12/26/07 or the earliest permissible date.

This Endorsement effective
Forms part of Policy Number

Issued to

By ACE Property and Casualty Insurance Company

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**AMENDMENT TO INCLUDE COVERAGE FOR CERTIFIED ACTS OF TERRORISM; CAP ON
LOSSES FROM CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under AIRPORT OWNERS AND OPERATORS
GENERAL LIABILITY POLICY.

1. No exclusion of terrorism contained in this policy applies to a "certified act of terrorism".

2. In the event that:

(a) aggregate insured losses certified under the federal Terrorism Risk Insurance Act (hereafter
TRIA) exceed \$100 billion in a Program Year (January 1 through December 31); and

(b) our insurer deductible under TRIA is met,

we are not liable for payment in relation to such losses that exceed \$100 billion.

In such case insured losses up to that amount will be pro-rated according to the procedures
established by the Secretary of the Treasury of the United States of America..

3. "Certified act of terrorism" means an act certified by the Secretary of the Treasury, in concurrence
with:

(a) the Secretary of State; and

(b) the Attorney General of the United States of America.

to be an act of terrorism pursuant to TRIA.

The criteria for a "certified act of terrorism" include that the act:

A. resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of
insurance subject to TRIA; and

B. is a violent act or an act that is dangerous to:

(a) human life; or

(b) property or infrastructure

and is part of an effort to:

(c) coerce the civilian population of the United States of America; or

(d) influence the policy or affect the conduct of the United States Government by coercion.

4. Premium:

Endorsement No.

AAP 270 (02-08)

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This Endorsement effective

Forms part of Policy Number

Issued to

By ACE Property and Casualty Insurance Company

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¶ Subject otherwise to all terms and conditions of the Policy to which this endorsement is attached.¶

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Authorized Representative

Endorsement No.

AAP 270 (02-08)

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Policy or attached to this Policy by endorsement, such exclusion does not apply

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That exclusion also does not apply to an act which meets the criteria set forth in Paragraph 2. of the definition of "

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act of terrorism", when such act resulted in aggregate losses of \$5 million or less.

B. With respect to any one of more "certified acts of terrorism", we will not pay any amounts for which we are not responsible

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the terms of

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of 2002 (including subsequent acts of Congress pursuant to the Act) due to the application of any clause which results in a cap on our liability for payments for terrorism losses.

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that is

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terrorism pursuant to the federal Terrorism Risk Insurance Act of 2002. The federal Terrorism Risk Insurance Act of 2002 sets forth the following criteria for a "certified act of terrorism":

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committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as

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for this endorsement: \$

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Page 1 of 1

This Endorsement effective
Forms part of Policy Number
Issued to
By Westchester Fire Insurance Company

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT TO INCLUDE COVERAGE FOR CERTIFIED ACTS OF TERRORISM; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under AIRPORT OWNERS AND OPERATORS GENERAL LIABILITY POLICY.

1. No exclusion of terrorism contained in this policy applies to a "certified act of terrorism".

2. In the event that:

(a) aggregate insured losses certified under the federal Terrorism Risk Insurance Act (hereafter TRIA) exceed \$100 billion in a Program Year (January 1 through December 31); and

(b) our insurer deductible under TRIA is met,

we are not liable for payment in relation to such losses that exceed \$100 billion.

In such case insured losses up to that amount will be pro-rated according to the procedures established by the Secretary of the Treasury of the United States of America.

3. "Certified act of terrorism" means an act certified by the Secretary of the Treasury, in concurrence with:

(a) the Secretary of State; and

(b) the Attorney General of the United States of America.

to be an act of terrorism pursuant to TRIA.

The criteria for a "certified act of terrorism" include that the act:

A. resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and

B. is a violent act or an act that is dangerous to:

(a) human life; or

(b) property or infrastructure

and is part of an effort to:

(c) coerce the civilian population of the United States of America; or

(d) influence the policy or affect the conduct of the United States Government by coercion.

4. Premium:

Endorsement No.

AP 270 (02-08)

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By Westchester Fire Insurance Company

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¶ Subject otherwise to all terms and conditions of the Policy to which this endorsement is attached.¶

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Endorsement No.

| AP 270 (02-08)

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Policy or attached to this Policy by endorsement, such exclusion does not apply

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That exclusion also does not apply to an act which meets the criteria set forth in Paragraph 2. of the definition of "

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act of terrorism", when such act resulted in aggregate losses of \$5 million or less.

B. With respect to any one of more "certified acts of terrorism", we will not pay any amounts for which we are not responsible

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the terms of

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of 2002 (including subsequent acts of Congress pursuant to the Act) due to the application of any clause which results in a cap on our liability for payments for terrorism losses.

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that is

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, to be an act

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terrorism pursuant to the federal Terrorism Risk Insurance Act of 2002. The federal Terrorism Risk Insurance Act of 2002 sets forth the following criteria for a "certified act of terrorism":

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2. The act

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committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as		
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for this endorsement: \$		
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Text Comparison

Documents Compared

TRIA11a.pdf - Adobe Acrobat Professional

TRIA 11b.pdf - Adobe Acrobat Professional

Summary

294 word(s) added

360 word(s) deleted

To see where the changes are, scroll down.

~~POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE~~

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period to	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

~~You should be aware that under the Terrorism Risk Insurance Act (the Act), any losses resulting from certified acts of terrorism under your existing coverage may be partially reimbursed by the United States Government under a formula established by federal law (applicability is subject to the terms and conditions of each individual policy). The Act was specifically designed to address the ability of businesses and individuals to obtain property and casualty insurance for terrorism and to protect consumers by addressing market disruptions and ensure the continued availability of terrorism coverage.~~

~~Under the terms of the Act, you may now have the right to purchase insurance coverage for losses resulting from acts of terrorism. As defined in Section 102(1) of the Act: the term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.~~

~~Responsibility for Compensation under the Act is shared between insurance companies covered by the Act and the United States Government. Under the formula set forth in the Act, the United States Government pays 90% (95% in 2007) of covered terrorism losses exceeding the statutorily established deductible, which is paid by the insurance company providing the coverage.~~

~~We are providing you with the terrorism coverage required by the Act. The premium for the coverage is set forth below:~~

~~Terrorism Risk Insurance Act premium: \$ _____~~

Authorized Agent

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period to	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in this endorsement or in the policy Declarations.

Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

Terrorism Risk Insurance Act premium: \$ _____.

Authorized Agent

Text Comparison

Documents Compared

TR19604A.PDF - Adobe Acrobat Professional

TR19604c.pdf - Adobe Acrobat Professional

Summary

176 word(s) added

99 word(s) deleted

256 word(s) matched

12 block(s) matched

To see where the changes are, scroll down.



~~POLICYHOLDER DISCLOSURE~~ ~~NOTICE OF TERRORISM INSURANCE COVERAGE~~

~~You are hereby~~ notified that under the Terrorism Risk Insurance Act, as ~~extended on December 22, 2005,~~
~~that you now~~ have a right to purchase insurance coverage for losses resulting from acts of terrorism, as
defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the
Secretary of the ~~Treasury~~ in concurrence with the Secretary of State, and the Attorney General of the
United ~~States~~ to be an act of terrorism; to be a violent act or an act that is dangerous to human life,
property, or infrastructure; to have resulted in damage within the United States, or outside the United
States in the case of ~~an air carrier or vessel~~ or the premises of a United States mission; and to have been
committed by an individual or individuals ~~acting on behalf of any foreign person or foreign interest,~~ as
part of an effort to coerce the civilian population of the United States or to influence the policy or affect
the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING
FROM CERTIFIED ACTS OF ~~TERRORISM~~ SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED
STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. ~~UNDER THIS FORMULA, THE~~
~~UNITED STATES GOVERNMENT GENERALLY PAYS 90% (85% IN 2007)~~ OF COVERED TERRORISM LOSSES
EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY
PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND
DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT
UNDER THE ACT.

Acceptance or Rejection of Terrorism Insurance Coverage

I hereby elect to purchase ~~Terrorism coverage for a prospective premium of~~
\$ _____.

~~I hereby decline to purchase terrorism coverage.~~ I understand that I will have no
coverage for losses resulting from ~~acts of terrorism.~~

~~Policyholder/Applicant's Signature~~

~~Insurance Company~~

~~Print Name~~

~~Policy Number~~

~~Date~~

POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE

You are notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1) of the Act*. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury---in concurrence with the Secretary of State, and the Attorney General of the United States---to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage

	I hereby elect to purchase <u>terrorism coverage for a prospective premium of \$_____</u>
	<u>I hereby decline to purchase terrorism coverage for certified acts of terrorism.</u> I understand that I will have no coverage for losses resulting from <u>certified acts of terrorism.</u>

Policyholder/Applicant's Signature

Insurance Company

Print Name

Policy Number

Date

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TR-19604c (01/08) Printed in U.S.A.

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1) of the Act*. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury---in concurrence with the Secretary of State, and the Attorney General of the United States---to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

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Acceptance or Rejection of Terrorism Insurance Coverage

	I hereby elect to purchase terrorism coverage for a prospective premium of \$_____
	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant's Signature

Insurance Company

Print Name

Policy Number

Date



Insurance Company

Policyholder

Policy Number

Broker/Producer

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You were notified that under the Terrorism Risk Insurance Act, as amended, that you have the right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1) of the Act*. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury---in concurrence with the Secretary of State, and the Attorney General of the United States---to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

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You elected **NOT** to purchase terrorism coverage under the Act at the price indicated. ACCORDINGLY, WE WILL **NOT** PROVIDE THIS COVERAGE AND YOU DO NOT OWE THE ADDITIONAL PREMIUM FOR THAT COVERAGE INDICATED BELOW.

Terrorism coverage described by the Act under your policy was made available to you for additional premium in the amount of \$_____, however you elected to decline such coverage.